

Information to identify the case:

Debtor 1	First Name: <u>Jason Dyer</u>	Social Security number or ITIN: <u>xxx-xx-7511</u>
	Middle Name: <u></u>	EIN: <u>-----</u>
Debtor 2 (Spouse, if filing)	First Name: <u>Lauren Dyer</u>	Social Security number or ITIN: <u>xxx-xx-7995</u>
	Middle Name: <u></u>	EIN: <u>-----</u>
United States Bankruptcy Court District of New Jersey		
Case number: <u>21-17571-VFP</u>		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Dyer

Lauren Dyer

12/26/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason Dyer
Lauren Dyer
Debtors

Case No. 21-17571-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Dec 26, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jason Dyer, Lauren Dyer, 3D Pacific Drive, Winfield Park, NJ 07036-6669

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 26 2024 21:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 26 2024 21:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519317590	EDI: BANKAMER	Dec 27 2024 02:13:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
519358773	EDI: BANKAMER	Dec 27 2024 02:13:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519317592	+ EDI: CITICORP	Dec 27 2024 02:13:00	Citi Cards, P.O. Box 70166, Philadelphia, PA 19176-0166
519449713	EDI: CITICORP	Dec 27 2024 02:13:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519317593	Email/Text: collecadminbankruptcy@fnni.com	Dec 26 2024 21:29:00	First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557
519344815	Email/Text: collecadminbankruptcy@fnni.com	Dec 26 2024 21:29:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519317594	EDI: IRS.COM	Dec 27 2024 02:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519317591	EDI: JPMORGANCHASE	Dec 27 2024 02:13:00	Chase, Attn: Bankruptcy Dept, PO Box 1423, Charlotte, NC 28201
519332849	+ Email/Text: RASEBN@raslg.com	Dec 26 2024 21:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519317595	Email/Text: PBNCNotifications@perituservices.com	Dec 26 2024 21:28:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
519359532	Email/PDF: resurgentbknotifications@resurgent.com	Dec 26 2024 21:34:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519317596	+ EDI: CITICORP	Dec 27 2024 02:13:00	Mastercard, P.O. Box 78024, Phoenix, AZ 85062-8024
519317597	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 26 2024 21:28:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ

District/off: 0312-2

User: admin

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519317598	+ EDI: SYNC	08695-0245
		Dec 27 2024 02:13:00
519453849	+ Email/Text: bncmail@w-legal.com	Synchrony Bank/Verizon, P.O. Box 530916, Atlanta, GA 30353-0916
		Dec 26 2024 21:30:00
519317599	EDI: WTRRNBNK.COM	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		Dec 27 2024 02:13:00
519345352	EDI: USBANKARS.COM	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
		Dec 27 2024 02:13:00
519317600	EDI: USBANKARS.COM	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
		Dec 27 2024 02:13:00
519317601	+ EDI: WFFC2	US Bank, P.O. Box 790179, Saint Louis, MO 63179
		Dec 27 2024 02:13:00
519333841	EDI: WFFC2	Wells Fargo, P.O. Box 77053, Minneapolis, MN 55480-7753
		Dec 27 2024 02:13:00
		Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Joint Debtor Lauren Dyer astein@meyner.com
Angela Nascondiglio Stein	on behalf of Debtor Jason Dyer astein@meyner.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jessica M. Minneci	on behalf of Debtor Jason Dyer jminneci@middlebrookssapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Lauren Dyer jminneci@middlebrookssapiro.com minneci.jessicab@notify.bestcase.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Jason Dyer middlebrooksshapiro.com
melindamiddlebrooks@gmail.com; minneci.jessicab@notify.bestcase.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Lauren Dyer middlebrooksshapiro.com
melindamiddlebrooks@gmail.com; minneci.jessicab@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9